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GET ANSWERS TO YOUR QUESTIONS:
How do I protect my health, home, lifefavings, family and legacy?
Why is an outdated will worse than no plan at all?
How can I be sure people I trust will make medical and financial decisions for me, if I cannot?
How can I control the care I get (and do not get) in a medical emergency?
How can I protect my kids' inheritance from divorce, bankruptcy, and their own poor decisions?
How do I avoid heavy taxes from the new law on my retirement plans (like my IRA or 401k)?

Join Us at Our Live, In-Person, Group Workshops!

Grand Rapids Thursday, June 9 3pm (616) 361-8400 4965 East Beltline Ave NE Grand Rapids, MI	Holland Tuesday, June 14 1pm (616) 796-9600 12330 James Suites B10 Holland, MI
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The Michigan Elder Law Reporter™
JUNE 2022 *32 Years Serving Michigan Seniors* VOLUME 32, ISSUE 6.1

JUST THE FACTS MA'AM

IT IS NOT THAT HARD TO FIGURE OUT THAT THE AMERICAN MIDDLE CLASS IS GETTING SHAFTED

ALL GOOD STUFF WITHOUT BAD FLUFF

IS THE WORLD CHANGING? WHAT CAN YOU DO TO SUCCEED?

You yourself are getting older. You expect to live longer. And healthier. Than any generation ever. In the history of the world. And you are correct. Has there ever been a generation quite like this one? Higher expectations. Greater achievement. Self-confidence. Ambition. Generosity.

Thanks to you, America is getting older. We grew up in an era of large families. Today a large family is three. Many of your kids have no kids. Maybe one or two. How often do you see a family of five? Youngsters are a shrinking slice of the population pie.

As folks get older, they have greater needs. No surprise. Physical and mental capabilities decline. It happens. But not at age 60 or 70, anymore. However, when we get to our mid-80's, about half of us are going to need a hand. Who will be there to lend the hand?

Nurses are sick. And tired. Sick and tired of nursing. Hundreds of thousands have left the profession. Despite high pay. And bonuses. Other caregivers are under stress too. Good help is hard to find. My father had 8 kids (and a long-suffering son-in-law). Willing and able to spend 2-to-4 week turns with our active, ornery, mentally alert, Dad. For the last two years of his 96 years on this planet. How many of us have that many kids? How many are able? How many are willing? Who will fill the gap? How will those caregivers be paid?

Prices are going up. Way up. Way way up. No one should be fooled by the three-card monte scam being run out of Washington, D.C. Inflation is not just gasoline. Inflation is not just "transitory." Or the Russians' fault. Or the "supply chain." Inflation destroys savings. Your savings. You thought you had enough to pay the caregivers. Maybe you should think again?

Is this tiresome and boring? After all, everybody knows these things. You know this is the truth. Go to the gas station or grocery store. Talk to your friends and neighbors, at church or the club. Why deny the evidence of your own eyes? And wallet?

Pathetic politicians and profiteering professionals pretend nothing has changed. Same old, same old. Their ideas failed when everything was easier. That's all they've got. No new thinking. No response to the changing world.

Retreads. Like Russia hauling 60-year-old tanks out of cold storage to keep invading a country that is armed with modern weapons. Anything to keep playing the old game. Blind stupidity: failed with our new stuff, so let's fail again with our old stuff. Keep up the charade long enough to fleece another few suckers. Why does anyone fall for it?

Can't we be brutally honest? Can't we look around with clear eyes, good hearts, and a fierce determination to keep our independence, our right to choose our lives, and to make a better world for our families? Who says we must accept decline? Who says we must put up with this nonsense? Who says we must follow the well-trod path? Can't we choose the "road less-taken"? You have forged your own way through this life with grace, compassion, and generosity, why stop now?

Just a few pebbles start a landslide. A little snowball launches an avalanche. Small changes in thinking about your future, acting and planning for your life to come, can change everything over time. Are you opposed to making the next 10, 20, 30 years the best they can be? Are you against securing your own future and that of your family? Do you believe that "Ignorance is Bliss"? Do you reject that "Knowledge is Power"?

No one would blame you for thinking this is all a lot of blather. But everything above is backed up by the facts. Laid out below. You don't need clever talk. Just the facts. And here they are:

YOU ARE GOING TO BE AROUND A LOT LONGER THAN YOU THINK

Doesn't everybody know Americans are living longer? Murder rates are up, but that's mostly

20 to 30-year-olds killing other 20 to 30-year-olds. COVID, the Elder Plague, did kill more older folks. From 2020 to 2021, an extra million Americans died. Blip.

However, the overall trend to longer life continues. And that means you. You are living longer. Good for you. Right? Why shouldn't you plan to live until 80? 85? 90? Or more? Get used to it, you are living longer. And so are your friends and neighbors.

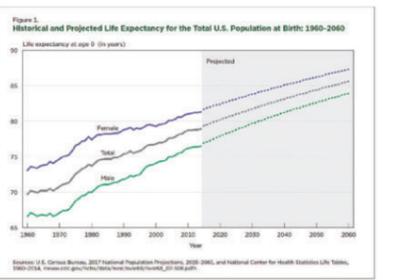


Figure 1. Historical and Projected Life Expectancy for the Total U.S. Population at Birth: 1960-2060
Life expectancy at age 0 (in years)

If people are living longer, will they need more resources? If you are living longer, will you need to make your own savings last longer? Or will you happily accept poverty? Or a government handout?

THERE WILL BE A LOT MORE OLDER FOLKS IN AMERICA AND FEWER YOUNG ONES

Everybody knows, as life expectancies increase, there are more and more older Americans. Despite the Elder Plague of COVID, which overwhelmingly killed older folks. And given the lower birth rate, not only will there be more seniors, but seniors will be a greater proportion of the population.

It is unusual, but sometimes government information confirms common sense.

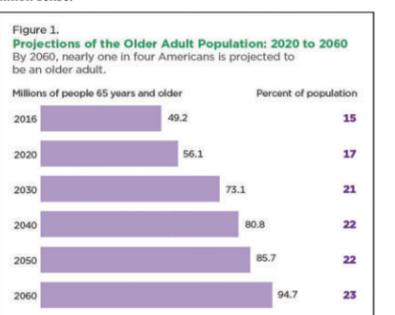


Figure 1. Projections of the Older Adult Population: 2020 to 2060
By 2060, nearly one in four Americans is projected to be an older adult.

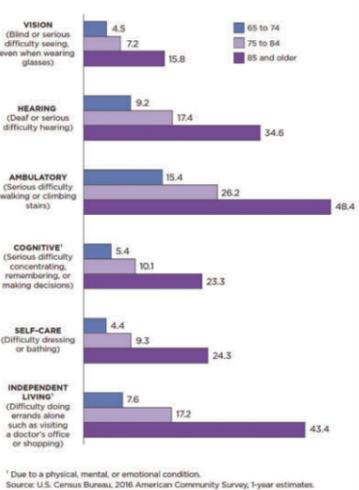
Year	Millions of people 65 years and older	Percent of population
2016	49.2	15
2020	56.1	17
2030	73.1	21
2040	80.8	22
2050	85.7	22
2060	94.7	23

Isn't it simple math: if older retired folks make up a larger and larger percentage, then younger, working people must be a smaller and smaller slice of the population pie?

YOU ARE NOT GETTING OLDER, YOU ARE GETTING BETTER!
UP TO A POINT ABOUT AGE 80, THEN YOU FALL OFF THE CLIFF...

Modern medical miracles are miraculous. But we all know that as we age, various things start to become troublesome. As lifetimes increase, there are more and more older Americans. Is it crazy to think that as there are more

Figure 11. Disabilities by Age and Type: 2016
(Percent of the civilian noninstitutionalized population. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/ics)



Disability Type	65 to 74	75 to 84	85 and older
VISION (Blind or serious difficulty seeing, even when wearing glasses)	4.5	7.2	15.8
HEARING (Deaf or serious difficulty hearing)	9.2	17.4	34.6
AMBULATORY (Serious difficulty walking or climbing stairs)	15.4	26.2	48.4
COGNITIVE (Serious difficulty concentrating, remembering, or making decisions)	5.4	10.1	23.3
SELF-CARE (Difficulty dressing or bathing)	4.4	9.3	24.3
INDEPENDENT LIVING (Difficulty doing errands alone such as visiting a doctor's office or shopping)	7.6	17.2	43.4

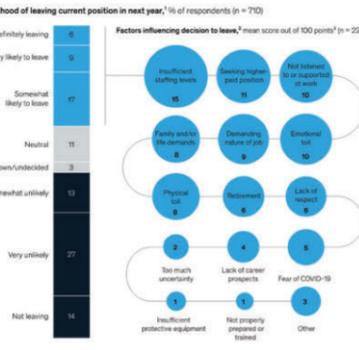
WHERE HAVE ALL THE NURSES GONE?

Is anyone surprised that as more Americans need more nursing assistance, we will look to America's nurses? But where have all the nurses gone? Even now, historically high wages, signing bonuses, premium pay, special benefits, and a smorgasbord of other goodies cannot keep nurses nursing.

Hundreds of thousands have dropped out of the profession in the last few years. Only 41% of practicing nurses are committed to remaining in service. 27% saying it was "very unlikely" they would quit. 14% flatly stated that they were "not leaving." The rest range from "definitely leaving" to "somewhat unlikely" to depart.

When you need a nurse, who will be there? When you need a caregiver, who will answer the call? And how much will you have to pay? Can you?

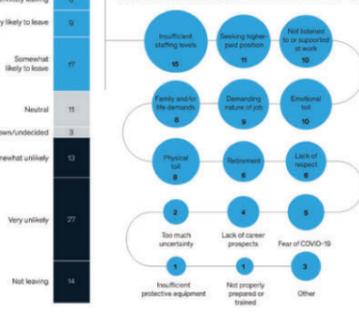
Surveyed nurses express an increased intention to leave direct patient care.



Likelihood of leaving current position in next year, % of respondents (n = 710)

Response	Percentage
Definitely leaving	6
Very likely to leave	16
Somewhat likely to leave	27
Neutral	11
Unlikely/uncommitted	3
Somewhat unlikely	13
Very unlikely	27
Not leaving	14

Factors influencing decision to leave, mean score out of 100 points (n = 208)



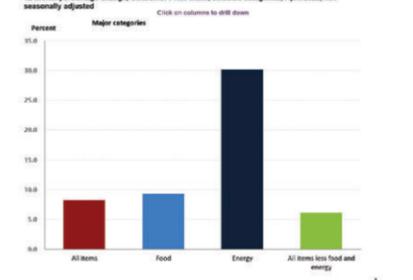
Source: McKinsey November 2021 Frontline Workforce Survey

INFLATION - BAD AND GETTING WORSE. MUCH WORSE

Gone to the gas station or grocery store recently? Then you already have the bad news on inflation. Prices going up, up, up. It is not an

illusion. Hard at work spending your tax dollars, the Bureau of Labor Statistics provides the following melancholy reminder that your consumer dollars are melting away like snowflakes on a hot griddle.

And that is bad. What is worse, is the next chart. Take a look!

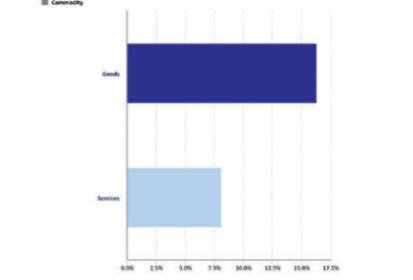


12-month percentage change, Consumer Price Index, selected categories, April 2022, not seasonally adjusted

Major category	Percent
All Items	~8.5
Food	~16.3
Energy	~30.0
All items less food and energy	~5.0

What is worse than prices at the pump skyrocketing? Future prices streaking to the stratosphere, that's what! Thanks to the geniuses in Washington, you are already paying lots more than last year for your stuff. About 8.5% more. What about next year?

The "Producer Price Index" shows what raw materials cost. How do you manufacture finished goods? You start with raw materials. Raw materials now cost 16.3% more than a year ago. Do you believe that inflation is going away? Do you believe that the geniuses have it all under control? Do you believe in the Easter Bunny, the Loch Ness Monster, and the Lost City of Atlantis?



Producer Price Index for final demand components, 12-month percent change, not seasonally adjusted, April 2022

Category	Percent
All Generosity	~8.5
Food	~16.3
Services	~10.0

If everything is more expensive, will the costs of long-term care be more expensive? Is it ridiculous to think that ignoring the devastation of inflation will ruin your retirement?

SECURE YOUR FUTURE, AVOID NURSING HOME POVERTY

Too much brutal honesty? Don't want to see with clear eyes, good hearts, and a fierce determination to keep your independence? Choose your own life? Make this a better world for your family?

Must you accept decline? Must you put up with this nonsense? Why should you follow mindless path? Why not choose the "road less-taken"? Having forged your own way through this life with grace, compassion, and generosity, why would you stop now?

Why are you opposed to making the next 10, 20, 30 years the best they can be? Why are you against securing your own future and that of your family? Why do you believe that "Ignorance is Bliss"? Why reject that "Knowledge is Power"?

Why not come to a LifePlan™ Workshop? What do you have to lose? Besides everything?

LETTERS, WE GET LETTERS!

LADY BYNG TROPHY* WITHDRAWN
MARQUESS OF QUEENSBURY RULES REPEALED**

AND ANONYMOUS EMAILS TOO!

WHAT, ME THROW STONES? CHALLENGE ACCEPTED!

We like to think we are genteel, well-mannered, calm, "with the milk of human kindness by the quart in every vein." Shattering this self-delusion, a dear anonymous email correspondent recently suggested that your Reporter must live in a stainless-steel abode. After all, was not The Reporter throwing too many stones for his own good? Probably meant as a gentle warning. Food for thought!



Credit: Mad Magazine

On the other hand, as John Bunyan observed in 1650: "He that is down needs fear no fall, He that is low no pride..." With a lively appreciation of The Reporter's own faults, foibles, and failings (multitudinous!) therefore, we soldier on. Without fear or favor!

*Annually, the Lady Byng Trophy is awarded to the National Hockey League player best exhibiting "sportsmanship and gentlemanly behavior."

**In 1867, the M of Q Rules for boxing were intended to reduce death and maiming of English pugilists. Mike Tyson unavailable for comment.

AVOID PROBATE, SAVE TAXES, GET TO KIDS?
TRADITIONAL PLANNING IS DEATH PLANNING
AND WHEN YOU DIE BROKE, DRAINED BY LONG-TERM CARE,
PROBATE IS IRRELEVANT

Traditional estate planning is supposed to avoid probate, save taxes, and dump your leftover stuff on your beneficiaries. After you die. Nobody cares what happens to you while you are alive. How does that help anyone? Stupid.

Traditional estate planning fails because the overwhelming majority of us will need long-term skilled care. 70% of us. For an average of 3 years. And we will go broke paying for it. Is it surprising that thousands of recreation properties:

cottages, cabins, hunting land, are lost to pay for long-term care? Why is your estate planner hurting you and your family? Is it evil intent? Or stupidity?

LifePlanning™ defeats Nursing Home Poverty. Keep your stuff. Get the care you have already paid for. Good for you. Good for your family. Good example for society.

When my mother suffered from the dementia which led to her death, over 10 years ago, their estate plan preserved their lifefavings. Mom's months in the nursing home did not mean Dad's impoverishment. Dad spent the last years with security and peace of mind.

IS NOW A BAD TIME FOR A REAL SOLUTION?

Perhaps you think you already have an answer to this problem. Maybe you do not see this as a problem at all. It is possible that you do not believe in the passage of time or its effects on you.

Peace of mind and financial security are waiting for everyone who practices LifePlanning™. You know that peace only begins with financial security. Are legal documents the most

important? Is avoiding probate the best you can do for yourself or your loved ones? Is family about inheritance? Or are these things only significant to support the foundation of your family?

Do you think finding the best care is easy? Do you want to get lost in the overwhelming flood of claims and promises? Or would you like straight answers?

Well, here you are. Now you know. No excuses. Get the information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones.

The LifePlan™ Workshop has been the first step on the path to security and peace for thousands of families. Why not your family?

NO POVERTY. NO CHARITY. NO WASTE.
It is not chance. It is choice. Your choice.
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